

[0043] Having disclosed an exemplary embodiment and the best mode, I claim:

#### CLAIMS

1. A dining system enabling customers to dine at any of a selected plurality of dining establishments in a greater-campus area, said dining system comprising:

a central accounting system, having:

a public web server, capable of interacting with said customers and said dining establishments over a public network;

an administrative web server capable of interacting with an administrator by secure communication means over a public network;

a plurality of transaction processing servers;

a database server, having an account for each of said customers and each of said dining establishments; said database server capable of communicating with said public web server, said administrative web server and said transaction processing servers;

Identification means unique to each customer for identifying a customer having an account in said database server;

a plurality of POS systems located within each of said dining establishments, and capable of communication with at least one of said transaction processing servers;

said POS systems including means, upon usage of said dining establishment by a customer, to input information relating to said customer and the amount of usage and to send commands to said transaction processing servers to debit money from the account of said customer and credit the account of said dining establishment;

means to reconcile the accounts of said dining establishments by debiting their accounts and sending them funds; and

web-based means for communicating with said public web server so that customers may review account information and transaction records, and may add additional funds to their account.

2. The dining system of Claim 1, wherein said means to add additional funds includes automatic replenishment means to automatically increment said account by a predetermined amount when the account of said customer drops below a predetermined threshold.
3. The dining system of Claim 1, wherein said said public web server includes promotional sales material and information about the dining establishments in said dining network.
4. The dining system of Claim 1, wherein each of said transaction processing servers replicates at least in part the account information maintained in said database server; and said database server periodically polls each of said transaction processing servers to load transaction data.
5. The dining system of Claim 1, wherein said public web server includes a standard access mode and a supervisory access mode for each account, and wherein said supervisory access mode enables control of the manner in which funds are disbursed from said account.

6. The dining system of Claim 1, wherein said public web server includes a function to enable a customer to request a refund of at least a portion of the funds remaining in said customer's account.

7. The method for operating a dining system, said method comprising:

establishing a central accounting system, having:

a public web server, capable of interacting with customers over a public network;

an administrative web server capable of interacting with an administrator by secure communication means over a public network;

a plurality of transaction processing servers capable of interacting with selected dining establishments in a greater-campus area;

a database server, having an account for each of said customers and each of said dining establishments; said database server capable of communicating with said public web server, said administrative web server and said transaction processing servers;

entering account information for said customers and said dining establishments through said administrative web server;

receiving transaction information in at least one of said transaction processing servers;

debiting and crediting accounts in said database server as a result of said transaction information;

reconciling at least one account of said dining establishments by debiting said account and transferring money to said dining establishment; and

providing a web interface in said public web server so that customers may review their account, including transaction records, and add funds to their account.

8. The method of operating a dining system of claim 7, wherein said web interface enables customers to enter automatic replenishment information; said method including the additional step of automatically adding funds to a customer's account in accordance with said automatic replenishment information.
9. The method of operating a dining system of claim 7, wherein said web interface includes a standard access mode and a supervisory access mode for at least one account, and wherein said supervisory access mode enables control of the manner in which funds are disbursed from said account.
10. The method of operating a dining system of claim 7, wherein said web interface includes a function to enable a customer to request a refund of at least a portion of the funds remaining in said customer's account.
11. The method of operating a dining system of claim 7, including the additional step of maintaining a web interface containing promotional information about the dining establishments associated with said dining network.

12. The method of operating a dining system of claim 7, including the additional step of maintaining a web interface enabling each of said dining establishments to perform at least one of the following actions:
- review their account;
  - request fund transfers; and
  - order supplies.